

## UNITED STATES BANKRUPTCY COURT

District of South Dakota

In re: CHERYL JOETTE BINGHAM  
476-80-7663**02-40180**  
Case No.

Chapter 7

## SUMMARY OF SCHEDULES

## AMOUNTS SCHEDULED

NAME OF SCHEDULE	ATTACHED (YES/NO)	NUMBER OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	YES	1	\$ 70,000.00		
B - Personal Property	YES	3	\$ 4,572.00		
C - Property Claimed As Exempt	YES	3			
D - Creditors Holding Secured Claims	YES	1		\$ 62,313.00	
E - Creditors Holding Unsecured Priority Claims	YES	1		\$ 0.00	
F - Creditors Holding Unsecured Nonpriority Claims	YES	1		\$ 8,356.00	
G - Executory Contracts and Unexpired Leases	YES	1			
H - Codebtors	YES	1			
I - Current Income of Individual Debtor(s)	YES	1			\$ 1,477.30
J - Current Expenditures of Individual Debtor(s)	YES	1			\$ 2,049.00
Total Number of sheets in ALL Schedules >>		14			
Total Assets >>			\$ 74,572.00		
Total Liabilities >>				\$ 70,669.00	

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U.S. BANKRUPTCY COURT  
DIST. OF SOUTH DAKOTA

In re: CHERYL JOETTE BINGHAM  
476-80-7663

Case No. \_\_\_\_\_

## SCHEDULE A - REAL PROPERTY

DESCRIPTION AND LOCATION OF PROPERTY	NATURE OF DEBTOR'S INTEREST IN PROPERTY	HUSB. WIFE JOINT OR COMM.	CURRENT MARKET VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION	AMOUNT OF SECURED CLAIM
Homestead located at 2405 E. Austin, Sioux Falls, SD 57103	Fee Owner		70,000.00	61,985.00
TOTAL »			70,000.00	

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**SCHEDULE B - PERSONAL PROPERTY**

TYPE OF PROPERTY	DESCRIPTION AND LOCATION OF PROPERTY	HUSB. WIFE JOINT OR COMM.	CURRENT MARKET VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
1. Cash on hand.	Cash on hand		20.00
2. Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.	Checking - 25; Checking - 20; Savings - 2		47.00
3. Security deposits with public utilities, telephone companies, landlords, and others.	NONE		0.00
4. Household goods and furnishings, including audio, video, and computer equipment.	2 Beds		75.00
	2 Chairs		50.00
	3 Lamps		30.00
	Desk		50.00
	Dishes/flatware/pots/pans		10.00
	Dresser		15.00
	End tables		20.00
	Entertainment center		50.00
	Freezer		50.00
	Hand tools		10.00
	Knick knacks		50.00
	Lawn mower		25.00
	Microwave		25.00
	Refrigerator		50.00
	Sofa		25.00
	Stereo		25.00
	Stereo cabinet		25.00
	Stove		50.00
	Table/chairs		30.00
	Towels/linens		35.00
	TV		50.00
	TV		25.00
	VCR		20.00

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**SCHEDULE B - PERSONAL PROPERTY**

TYPE OF PROPERTY	DESCRIPTION AND LOCATION OF PROPERTY	HUSB. WIFE JOINT OR COMM.	CURRENT MARKET VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
	Washer/dryer		50.00
5. Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.	20 Music CDs		40.00
6. Wearing apparel.	Debtor's clothing		500.00
7. Furs and jewelry.	Jewelry		25.00
8. Firearms and sports, photographic, and other hobby equipment.	Bike		25.00
	Bow/arrows		50.00
9. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	Term only		NO CASH VALUE
10. Annuities. Itemize and name each issuer.	NONE		0.00
11. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Itemize.	NONE		0.00
12. Stock and interests in incorporated and unincorporated businesses. Itemize.	NONE		0.00
13. Interests in partnerships or joint ventures. Itemize.	NONE		0.00
14. Government and corporate bonds and other negotiable and non-negotiable instruments.	NONE		0.00
15. Accounts Receivable.	NONE		0.00
16. Alimony, maintenance, support and property settlements to which the debtor is or may be entitled. Give particulars.	NONE		0.00
17. Other liquidated debts owing debtor including tax refunds. Give details.	NONE		0.00
18. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in the Schedule of Real Property.	NONE		0.00
19. Contingent and non-contingent interest in estate of a decedent, death benefit plan, life insurance policy, or trust.	NONE		0.00
20. Other contingent and unliquidated claims of any nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	NONE		0.00

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**SCHEDULE B - PERSONAL PROPERTY**

TYPE OF PROPERTY	DESCRIPTION AND LOCATION OF PROPERTY	HUSB. WIFE JOINT OR COMM.	CURRENT MARKET VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
21. Patents, copyrights, and other intellectual property. Give estimated value of each.	NONE		0.00
22. Licenses, franchises, and other general intangibles. Give particulars.	NONE		0.00
23. Automobiles, trucks, trailers, and other vehicles and accessories.	1993 Explorer (secured) - 94,000 miles - rust/motor needs work		3,000.00
24. Boats, motors, and accessories.	NONE		0.00
25. Aircraft and accessories.	NONE		0.00
26. Office equipment, furnishings, and supplies.	NONE		0.00
27. Machinery, fixtures, equipment, and supplies.	NONE		0.00
28. Inventory.	NONE		0.00
29. Animals.	Dog		20.00
30. Crops - growing or harvested. Give particulars.	NONE		0.00
31. Farming equipment and implements.	NONE		0.00
32. Farm supplies, chemicals, and feed.	NONE		0.00
33. Other personal property of any kind not already listed. Itemize.	NONE		0.00

TOTAL »

4,572.00

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**SCHEDULE C - PROPERTY CLAIMED AS EXEMPT**

Debtor elects the exemption to which debtor is entitled under:

- ☐ 11 U.S.C. § 522(b)(1) Exemptions provided in 11 U.S.C. § 522(d). Note: These exemptions are available only in certain states.
- ☒ 11 U.S.C. § 522(b)(2) Exemptions available under applicable nonbankruptcy federal laws, state or local law where the debtor's domicile has been located for the 180 days immediately preceding the filing of the petition, or for a longer portion of the 180-day period than in any other place, and the debtor's interest as a tenant by the entirety or joint tenant to the extent the interest is exempt from process under applicable nonbankruptcy law.

DESCRIPTION OF PROPERTY	SPECIFIC LAW PROVIDING EACH EXEMPTION	VALUE OF CLAIMED EXEMPTION	CURRENT MARKET VALUE OF PROPERTY WITHOUT DEDUCTING EXEMPTIONS
1993 Explorer (secured) - 94,000 miles - rust/motor needs work	SDCL § 43-45-4	2,672.00	3,000.00
2 Beds	SDCL § 43-45-4	75.00	75.00
2 Chairs	SDCL § 43-45-4	50.00	50.00
20 Music CDs	SDCL § 43-45-4	40.00	40.00
3 Lamps	SDCL § 43-45-4	30.00	30.00
Bike	SDCL § 43-45-4	25.00	25.00
Bow/arrows	SDCL § 43-45-4	50.00	50.00
Cash on hand	SDCL § 43-45-4	20.00	20.00
Checking - 25; Checking - 20; Savings - 2	SDCL § 43-45-4	47.00	47.00
Debtor's clothing	SDCL § 43-45-2	500.00	500.00
Desk	SDCL § 43-45-4	50.00	50.00
Dishes/flatware/pots/pans	SDCL § 43-45-4	10.00	10.00
Dog	SDCL § 43-45-4	20.00	20.00
Dresser	SDCL § 43-45-4	15.00	15.00
End tables	SDCL § 43-45-4	20.00	20.00
Entertainment center	SDCL § 43-45-4	50.00	50.00
Freezer	SDCL § 43-45-4	50.00	50.00

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**SCHEDULE C - PROPERTY CLAIMED AS EXEMPT**

DESCRIPTION OF PROPERTY	SPECIFIC LAW PROVIDING EACH EXEMPTION	VALUE OF CLAIMED EXEMPTION	CURRENT MARKET VALUE OF PROPERTY WITHOUT DEDUCTING EXEMPTIONS
Hand tools	SDCL § 43-45-4	10.00	10.00
Homestead located at 2405 E. Austin, Sioux Falls, SD 57103	SDCL §§ 43-31-1, 2, 3, 4, 43-45-3	8,015.00	70,000.00
Jewelry	SDCL § 43-45-2	25.00	25.00
Knick knacks	SDCL § 43-45-4	50.00	50.00
Lawn mower	SDCL § 43-45-4	25.00	25.00
Microwave	SDCL § 43-45-4	25.00	25.00
Refrigerator	SDCL § 43-45-4	50.00	50.00
Sofa	SDCL § 43-45-4	25.00	25.00
Stereo	SDCL § 43-45-4	25.00	25.00
Stereo cabinet	SDCL § 43-45-4	25.00	25.00
Stove	SDCL § 43-45-4	50.00	50.00
Table/chairs	SDCL § 43-45-4	30.00	30.00
Term only	SDCL § 43-45-6	0.00	NO CASH VALUE
Towels/linens	SDCL § 43-45-4	35.00	35.00
TV	SDCL § 43-45-4	50.00	50.00
TV	SDCL § 43-45-4	25.00	25.00
VCR	SDCL § 43-45-4	20.00	20.00
Washer/dryer	SDCL § 43-45-4	50.00	50.00

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**SCHEDULE C - PROPERTY CLAIMED AS EXEMPT**

DESCRIPTION OF PROPERTY	SPECIFIC LAW PROVIDING EACH EXEMPTION	VALUE OF CLAIMED EXEMPTION	CURRENT MARKET VALUE OF PROPERTY WITHOUT DEDUCTING EXEMPTIONS
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**TOTALS BY EXEMPTION LAW**

EXEMPTION LAW	HUSBAND	WIFE	JOINT	COMMUNITY	EXEMPTION TOTAL	MARKET VALUE TOTAL
<b>SDCL §§ 43-31-1, 2, 3, 4, 43-45-3</b>	0.00	0.00	0.00	0.00	<b>8,015.00</b>	<b>70,000.00</b>
<b>SDCL § 43-45-2</b>	0.00	0.00	0.00	0.00	<b>525.00</b>	<b>525.00</b>
<b>SDCL § 43-45-4</b>	0.00	0.00	0.00	0.00	<b>3,719.00</b>	<b>4,047.00</b>
<b>SDCL § 43-45-6</b>	0.00	0.00	0.00	0.00	<b>0.00</b>	<b>NO CASH VALUE</b>



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## Schedule D - Creditors Holding Secured Claims

CREDITOR'S NAME MAILING ADDRESS INCLUDING ZIP CODE	CO- DEBTOR	HUSBAND WIFE JOINT OR COMMUN.	CLAIM DATE, NATURE OF LIEN, DESCRIPTION AND MARKET VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT UNLIQUIDATED DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCT. NO.	NO					
First Century Credit Union 1512 E. Benson Road Sioux Falls, SD 57118-5310			Holder of security in 1993 Explorer		328.00	0.00
			VALUE \$	4,000.00		
ACCT. NO.	NO					
Home Federal Savings & Loan P.O. Box 5000 Sioux Falls, SD 57101			Holder of mortgage in homestead.		61,985.00	0.00
			VALUE \$	70,000.00		
				Subtotal » (Total of this page)	62,313.00	
				TOTAL »	62,313.00	

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## Schedule E - Creditors Holding Unsecured Priority Claims

☒ Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.

### Types of Priority Claims

☐ Extensions of credit in an involuntary case

Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(2).

☐ Wages, salaries, and commissions

Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$4000\* per person earned within 90 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(3).

☐ Contributions to employee benefit plans

Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).

☐ Certain farmers and fishermen

Claims of certain farmers and fishermen, up to \$4000\* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(5).

☐ Deposits by individuals

Claims of individuals up to \$1800\* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(6).

☐ Alimony, Maintenance, or Support

Claims of a spouse, former spouse, or child of the debtor for alimony, maintenance, or support, to the extent provided in 11 U.S.C. § 507(a)(7).

☐ Taxes and Other Certain Debts Owed to Governmental Units

Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).

☐ Commitments to Maintain the Capital of an Insured Depository Institution

Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507(a)(9).

☐ Other Priority Debts

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## Schedule F - Creditors Holding Unsecured Nonpriority Claims

CREDITOR'S NAME MAILING ADDRESS INCLUDING ZIP CODE	CO- DEBTOR	HUSBAND WIFE JOINT OR COMMUN.	DATE CLAIM WAS INCURRED, AND CONSIDERATION FOR CLAIM, IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT UNLIQUIDATED DISPUTED	AMOUNT OF CLAIM
ACCT. NO. 5570 0917 8466 6263 NO Capital One, F.S.B. PO box 34631 Seattle, WA 98124-1631			Credit card expense		500.00
ACCT. NO. 14470 NO Dr. Brian Sather 3508 S. Minnesota Ave., Suite 108 Sioux Falls, SD 57105			Dental		380.00
ACCT. NO. NO EZ Money 1412 West 41st St. Sioux Falls, SD 57105			Loan		500.00
ACCT. NO. NO Ford Motor Credit Co. P.O. Box 88360 EA Chicago, IL 60680-1306 Breit Law Offices 606 East Tan Tara Circle Sioux Falls, SD 57108			Deficiency owing after repossession of vehicle (judgment)		6,200.00
ACCT. NO. NO Hauge Associates P.O. Box 89610 Sioux Falls, SD 57105			Representing creditor		176.00
ACCT. NO. 4559 5013 0053 7893 NO Providian Visa Card PO Box 9553 Manchester, NH 03108-9553			Credit card expense		600.00
Subtotal » (Total of this page)					8,356.00
TOTAL »					8,356.00

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## Schedule G - Executory Contracts and Unexpired Leases

NAME AND MAILING ADDRESS, INCLUDING ZIP CODE, OF OTHER PARTIES TO LEASE OR CONTRACT	DESCRIPTION OF CONTRACT OR LEASE AND NATURE OF DEBTOR'S INTEREST, STATE WHETHER LEASE IS FOR NONRESIDENTIAL REAL PROPERTY. STATE CONTRACT NUMBER OF ANY GOVERNMENT CONTRACT
NONE	

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## SCHEDULE H - CODEBTORS

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR
NONE	

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## Schedule I - Current Income Of Individual Debtor(s)

Debtor's Marital Status: <b>Single</b>	DEPENDENTS OF DEBTOR AND SPOUSE		
Debtor's Age: <b>44</b> Spouse's Age:	NAMES <b>NONE</b>	AGE	RELATIONSHIP
EMPLOYMENT:	DEBTOR	SPOUSE	
Occupation			
How long employed			
Name and Address of Employer	<b>Avera McKennan Hospital/HyVee Sioux Falls, SD</b>		

Income: (Estimate of average monthly income)

DEBTOR

SPOUSE

Current monthly gross wages, salary, and commissions  
(pro rate if not paid monthly)

\$ 1,895.74

\$

Estimated monthly overtime

\$ 0.00

\$

SUBTOTAL

\$ 1,895.74

\$

LESS PAYROLL DEDUCTIONS

a.) Payroll taxes and social security

\$ 378.44

\$

b.) Insurance

\$ 40.00

\$

c.) Union dues

\$ 0.00

\$

d.) Other

SUBTOTAL OF PAYROLL DEDUCTIONS

\$ 418.44

\$

TOTAL NET MONTHLY TAKE HOME PAY

\$ 1,477.30

\$

Regular income from operation of business, profession or farm  
(attach detailed statement)

\$ 0.00

\$

Income from real property

\$ 0.00

\$

Interest and dividends

\$ 0.00

\$

Alimony, maintenance or support payments payable to the debtor for the  
debtor's use or that of dependents listed above.

\$ 0.00

\$

Social security or other government assistance  
(Specify)

\$ 0.00

\$

Pension or retirement income

\$ 0.00

\$

Other monthly income  
(Specify)

\$ 0.00

\$

TOTAL MONTHLY INCOME

\$ 1,477.30

\$

TOTAL COMBINED MONTHLY INCOME \$ 1,477.30

Describe any increase or decrease of more than 10% in any of the above categories anticipated to occur within the year following the filing of this document:

NONE

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**Schedule J - Current Expenditures Of Individual Debtor(s)**

☐ Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete a separate schedule of expenditures labeled "Spouse."

Rent or home mortgage payment (include lot rented for mobile home)	\$	550.00
Are real estate taxes included? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No		
Is property insurance included? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No		
Utilities: Electricity and heating fuel	\$	160.00
Water and sewer	\$	20.00
Telephone	\$	60.00
Other: <u>Cable/garbage</u>	\$	100.00
Home Maintenance (Repairs and upkeep)	\$	50.00
Food	\$	350.00
Clothing	\$	150.00
Laundry and dry cleaning	\$	25.00
Medical and dental expenses	\$	50.00
Transportation (not including car payments)	\$	125.00
Recreation, clubs and entertainment, newspapers, magazines, etc.	\$	100.00
Charitable contributions	\$	0.00
Insurance (not deducted from wages or included in home mortgage payments):		
Homeowner's or renter's	\$	0.00
Life	\$	0.00
Health	\$	0.00
Auto	\$	35.00
Other:	\$	0.00
Taxes (not deducted from wages or included in home mortgage payments)		
(Specify)	\$	0.00
Installment payments (In chapter 12 & 13 cases, do not list payments to be included in the plan)		
Auto	\$	68.00
Other:	\$	0.00
Alimony, maintenance, and support paid to others	\$	0.00
Payments for support of additional dependents not living at your home	\$	0.00
Regular expenses from operation of business, profession, or farm (attach stmt)	\$	0.00
Other: <u>Attorney fees</u>	\$	106.00
<u>Misc.</u>	\$	100.00

**TOTAL MONTHLY EXPENSES** (Report also on Summary of Schedules)

\$ 2,049.00

**(FOR CHAPTER 12 and 13 DEBTORS ONLY)**

Provide the information requested below, including whether plan payments are to be made bi-weekly, monthly, annually, or at some other regular interval.

- A. Total projected monthly income
- B. Total projected monthly expenses
- C. Excess income (A minus B)
- D. Total amount to be paid into plan

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## Declaration Concerning Debtor's Schedules

### DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of 13 sheets plus the summary page, and that they are true and correct to the best of my knowledge, information, and belief.

Date 2-20-02

Signature

Cheryl Bingham  
CHERYL JOETTE BINGHAM

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### DECLARATION UNDER PENALTY OF PERJURY ON BEHALF OF A CORPORATION OR PARTNERSHIP

(NOT APPLICABLE)

Penalty for making a false statement or concealing property. Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C § 152 and 3571.



UNITED STATES BANKRUPTCY COURT  
District of South Dakota

In Re: CHERYL J. BINGHAM, SS# 476-80-7663

Case No. 01-  
Chapter 7

## STATEMENT OF FINANCIAL AFFAIRS

## 1. INCOME FROM EMPLOYMENT OR OPERATION OF BUSINESS

None State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the two years immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year). If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed).

AMOUNT	SOURCE (if more than one)
\$26,664.89	2000 Employment
\$19,085.74	2001 Employment

## 2. INCOME OTHER THAN FROM EMPLOYMENT OR OPERATION OF BUSINESS

None (x) State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the two years immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT	SOURCE
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## 3. PAYMENTS TO CREDITORS

None (x) a. List all payments on loans, installment purchases of goods or services, and other debts, aggregating more than \$600 to any creditor, made within 90 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name & Address of Creditor	Dates of Payments	Amount Paid	Amount Still Owing
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None (x) b. List all payments made within one year immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name & Address of Creditor and Relationship to Debtor	Date of Payment	Amount Paid	Amount Still Owing
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## 4. SUITS AND ADMINISTRATIVE PROCEEDINGS, EXECUTIONS, GARNISHMENTS AND ATTACHMENTS

None ( ) a. List all suits and administrative proceedings to which the debtor is or was a party within one year immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Caption of Suit and Case Number	Nature of Proceeding	Court or Agency and Location	Status or Disposition
Ford Motor Credit v. Debtor	Levy of \$475 from checking		

## 5. REPOSSESSIONS, FORECLOSURES AND RETURNS

None (x) List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and Address of Creditor or Seller	Date of Repossession, Foreclosure sale, Transfer or Return	Description and Value of Property
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## 6. ASSIGNMENTS AND RECEIVERSHIPS

None (x) a. Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and Address of Assignee	Date of Assignment	Terms of Assignment or Settlement
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None (x) b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and Address of Custodian	Name and Location of Court Case Title & Number	Date of Order	Description and Value of Property
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## 7. GIFTS

None (x) List all gifts or charitable contributions made within one year immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and Address of Person or Organization	Relationship to Debtor, if any	Date of Gift	Description and Value of Gift
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## 8. LOSSES

None (x) List all losses from fire, theft, other casualty or gambling within one year immediately preceding the commencement of this case or since the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Description and Value of Property	Description of Circumstances and, if Loss was Covered in Whole or in Part by Insurance, Give Particulars	Date of Loss
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## 9. PAYMENTS RELATED TO DEBT COUNSELING OR BANKRUPTCY

None ( ) List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under

the bankruptcy law or preparation of a petition in bankruptcy within one year immediately preceding the commencement of this case.

Name and Address of Payee	Date of payment Name of Payor if Other Than Debtor	Amount of Money or Description and Value of Property
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See Attorney Disclosure Statement Attached

#### 10. OTHER TRANSFERS

None (x) List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and Address of Transferee, Relationship to Debtor	Date	Describe Property Transferred and Value Received
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#### 11. CLOSED FINANCIAL ACCOUNTS

None ( ) List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within one year immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and Address of Institution	Type and Number of Account and Amount of Final Balance	Amount and Date of Sale or Closing
First Century FCU	Checking - approx. bal. \$20	Open
Sioux Falls FCU	Checking - approx. bal. \$25 Savings - approx. bal. \$2	Open Open

#### 12. SAFE DEPOSIT BOXES

None (x) List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and Address of Bank or Other Depository	Name and Addresses of Those With Access to Box or Depository	Description of Contents	Date of Transfer or Surrender, if any
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#### 13. SETOFFS

None (x) List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within 90 days preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and Address of Credit	Date of Setoff	Amount of Setoff
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#### 14. PROPERTY HELD FOR ANOTHER PERSON

None (x) List all property owned by another person that the debtor holds or controls.

Name and Address of Owner	Description and Value of Property	Location of Property
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## 15. PRIOR ADDRESS OF DEBTOR

None (x) If the debtor has moved within the two years immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

Address	Name Used	Dates of Occupancy
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## 16. SPOUSES AND FORMER SPOUSES

None (x) If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the six year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

Name:

## 17. ENVIRONMENTAL INFORMATION

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law.

None (x) a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

Site Name and Address	Name and Address of Governmental Unit	Date of Notice	Environmental Law
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None (x) b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

Site Name and Address	Name and Address of Governmental Unit	Date of Notice	Environmental Law
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None (x) c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

Name and Address of Governmental Unit	Docket Number	Status or Disposition
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## 18. NATURE, LOCATION AND NAME OF BUSINESS

None (x) a. If the debtor is an individual, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partnership, sole proprietorship, or was a self-employed professional within the six years immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within the six years immediately preceding the

commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within the six years immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within the six years immediately preceding the commencement of this case.

Name	Taxpayer I.D. Number	Address	Nature of Business	Beginning and Ending Dates
None				
(x) b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.				
Name		Address		

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date: 2-20-02

Signature of Debtor X Cheryl Bingham

Date: \_\_\_\_\_

Signature of Debtor \_\_\_\_\_

UNITED STATES BANKRUPTCY COURT  
District of South Dakota

In re: CHERYL JOETTE BINGHAM  
476-80-7663

Case No. \_\_\_\_\_

Chapter 7

CHAPTER 7 INDIVIDUAL DEBTOR'S STATEMENT OF INTENTION

1. I have filed a schedule of assets and liabilities which includes consumer debts secured by property of the estate.
2. I intend to do the following with respect to the property of the estate which secures those consumer debts:

A. *Property To Be Surrendered.*

Description of Property	Creditor's name
1. NONE	

B. *Property To Be Retained.*

[Check any applicable statement.]

Description of property	Creditor's name	Property is claimed as exempt	Property will be redeemed pursuant to 11 U.S.C. § 722	Debt will be reaffirmed pursuant to 11 U.S.C. § 524(c)
1. Holder of security in 1993 Explorer	First Century Credit Union			X
2. Holder of mortgage in homestead.	Home Federal Savings & Loan			X

Date: 2-20-02

  
CHERYL JOETTE BINGHAM, Debtor